

**VOLUME II:
FILLMORE COUNTY**

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Fillmore County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Fillmore County's population decreased from 5,890 in 2010 to 5,720 in 2016, or by -2.9 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 15.6 percent, and the number of people from 55 to 64 years of age increased by 11.2 percent. The white population decreased by 4 percent, while the black population increased by 5.4 percent. The Hispanic population increased from 178 to 223 people between 2010 and 2016 or by 25.3 percent. These data are presented in Table II.30.1.

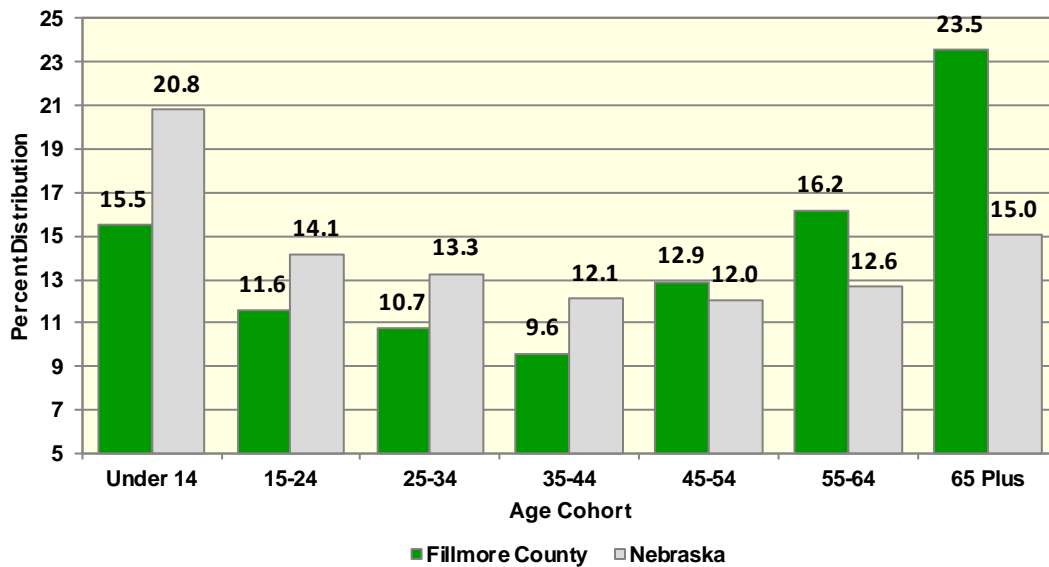
Table II.30.1						
Profile of Population Characteristics						
Fillmore County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Fillmore County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	5,890	5,720	-2.9%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,081	887	-17.9%	383,542	396,601	3.4%
15 to 24 years	631	662	4.9%	258,206	269,442	4.4%
25 to 34 years	531	614	15.6%	245,176	252,946	3.2%
35 to 44 years	605	548	-9.4%	220,838	230,528	4.4%
45 to 54 years	895	738	-17.5%	258,726	229,683	-11.2%
55 to 64 years	831	924	11.2%	213,176	241,172	13.1%
65 and Over	1,316	1,347	2.4%	246,677	286,744	16.2%
Race						
White	5,777	5,547	-4%	1,649,264	1,694,976	2.8%
Black	37	39	5.4%	85,971	94,620	10.1%
American Indian and Alaskan Native	33	40	21.2%	23,418	27,318	16.7%
Asian	15	51	240%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	28	43	53.6%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	178	223	25.3%	167,405	203,320	21.5%

Table II.30.2, presents the population of Fillmore County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,893 males, who accounted for 49.1 percent of the population, and the remaining 50.9 percent, or 2,997 persons, were female. In 2016, the number of males was 2,847 persons, and accounted for 49.8 percent of the population, with the remaining 50.2 percent, or 2,873 persons being female.



Table II.30.2 Population by Age and Gender Fillmore County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
0 to 14 years	550	531	1,081	466	421	887	-17.9%
15 to 24 years	317	314	631	317	345	662	4.9%
25 to 34 years	276	255	531	323	291	614	15.6%
35 to 44 years	310	295	605	294	254	548	-9.4%
45 to 54 years	457	438	895	376	362	738	-17.5%
55 to 64 years	424	407	831	479	445	924	11.2%
65 and Over	559	757	1,316	592	755	1,347	-2.9%
Total	2,893	2,997	5,890	2,847	2,873	5,720	-2.9%
% of Total	49.1%	50.9%	.	49.8%	50.2%	.	

**Diagram II.30.1
Age Distribution**
Fillmore County
Nebraska DOT Data: 2008 – First Half 2017



Population Migration Trends

Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the “natural increase.” As calculated from data shown in Table II.30.3, from April 2000 to July 2009, Fillmore County natural decrease was estimated to be 215 people. Fillmore County has been experiencing net out-migration, with 457 persons leaving the county in the last nine years.¹²⁰ The 2016 population estimates showed a natural decrease of 170 persons. Between 2010 and 2016, Fillmore County’s population decreased to 5,720 persons.

Table II.30.3	
Population Change	
Fillmore County	
1980–2010 Census and Intercensal Data	
1980 Population	7,920
Natural Increase 80–90	-89
Net Migration 80–90	-728
1990 Population	7,103
Natural Increase 90–00	-159
Net Migration 90–00	-310
2000 Population	6,634
Natural Increase 00–09	-215
Net Migration 00–09	-457
2009 Population Estimate	5,962
2010 Population	5,890
Natural Increase 10–16	-170
Net Migration 10–16	0
2016 Population Estimate	5,720

The Nebraska Department of Transportation (DOT)’s Department of Motor Vehicles provides another source of information about migration trends. These data represent the net of driver’s license exchanges: licenses issued to new residents of Nebraska and licenses surrendered to other states when Nebraska residents relocate to a new state. Known as the driver’s license exchange data, these records show that the net change in Fillmore County increased from 14 persons in 2015 to 14 persons in 2016, with an additional net movement of 4 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.30.4.

Table II.30.4			
Driver's Licenses Exchanged and Surrendered			
Fillmore County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	45	53	-8
Calendar 2002	52	58	-6
Calendar 2003	58	48	10
Calendar 2004	48	58	-10
Calendar 2005	55	51	4
Calendar 2006	33	51	-18
Calendar 2007	60	42	18
Calendar 2008	48	34	14
Calendar 2009	49	37	12
Calendar 2010	48	55	-7
Calendar 2011	58	36	22
Calendar 2012	62	37	25
Calendar 2013	63	46	17
Calendar 2014	47	40	7
Calendar 2015	50	36	14
Calendar 2016	44	30	14
First Half of 2017	21	17	4

¹²⁰ Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Fillmore County increased by 1.8 percent from 965 in 2016 to 982 in 2017, as shown in Table II.30.5. The number of school-age children 5 to 11 years of age increased from 437 in 2016 to 467 in 2017.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Characteristics

Table II.30.6, shows population by age for the 2000 and 2010 Census. The population changed by -11.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.7 percent to a total of 1,316 persons in 2010. Those aged 25 to 34 changed by -16.6 percent, and those aged under 5 changed by -14.7 percent.

Table II.30.5 School-Age Children Fillmore County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	733	187	516	1,436
1993	731	215	522	1,468
1994	711	221	516	1,448
1995	709	226	514	1,449
1996	702	223	564	1,489
1997	686	224	562	1,472
1998	661	225	607	1,493
1999	665	220	605	1,490
2000	637	221	526	1,384
2001	623	201	571	1,395
2002	643	182	520	1,345
2003	598	206	486	1,290
2004	553	179	496	1,228
2005	564	205	491	1,260
2006	528	189	449	1,166
2007	534	162	474	1,170
2008	535	170	474	1,179
2009	536	167	466	1,169
2010	500	141	447	1,088
2011	484	138	421	1,043
2012	495	144	416	1,055
2013	488	146	386	1,020
2014	483	137	364	984
2015	495	130	364	989
2016	437	160	368	965
2017	467	134	381	982

Table II.30.6					
Population by Age					
Fillmore County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	387	5.8%	330	5.6%	-14.7%
5 to 19	1,496	22.6%	1,194	20.3%	-20.2%
20 to 24	203	3.1%	188	3.2%	-7.4%
25 to 34	637	9.6%	531	9%	-16.6%
35 to 54	1,839	27.7%	1,500	25.5%	-18.4%
55 to 64	661	10%	831	14.1%	25.7%
65 or Older	1,411	21.3%	1,316	22.3%	-6.7%
Total	6,634	100.0%	5,890	100.0%	-11.2%

The elderly population is further explored in Table II.30.7. Those aged 65 to 66 changed by 8.3 percent between 2000 and 2010, resulting in a population of 131 persons. Those aged 85 or older changed by 4.5 percent during the same time period, and resulted in 278 persons over age 85 in 2010.

Table II.30.7					
Elderly Population by Age					
Fillmore County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	121	8.6%	131	10%	8.3%
67 to 69	177	12.5%	186	14.1%	5.1%
70 to 74	314	22.3%	277	21%	-11.8%
75 to 79	327	23.2%	234	17.8%	-28.4%
80 to 84	206	14.6%	210	16%	1.9%
85 or Older	266	18.9%	278	21.1%	4.5%
Total	1,411	100.0%	1,316	100.0%	-6.7%

Population by race and ethnicity is shown in Table II.30.8, with the white population representing 96.8 percent in 2010. The black population changed by 157.1 percent, representing 0.6 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 61.8 percent between 2000 and 2010, compared to the -12.4 percent growth rate for non-Hispanics.

Table II.30.8					
Population by Race and Ethnicity					
Fillmore County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	6,485	97.8%	5,703	96.8%	-12.1%
Black	14	0.2%	36	0.6%	157.1%
American Indian	29	0.4%	28	0.5%	-3.4%
Asian	4	0.1%	9	0.2%	125%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	55	0.8%	66	1.1%	20%
Two or More Races	46	0.7%	48	0.8%	4.3%
Total	6,634	100.0%	5,890	100.0%	-11.2%
Hispanic	110	1.7%	178	3%	61.8%
Non-Hispanic	6,524	98.3%	5,712	97%	-12.4%

Population by race and ethnicity through 2016 is shown in Table II.30.9. The white population represented 96.7 percent of the population in 2016, compared with black population accounting for 0.9 percent of the population. Hispanic population represented 3.7 percent of the population in 2016.

Table II.30.9				
Population by Race and Ethnicity				
Fillmore County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	5,703	96.8%	5,488	96.7%
Black	36	0.6%	49	0.9%
American Indian	28	0.5%	28	0.5%
Asian	9	0.2%	11	0.2%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	66	1.1%	43	0.8%
Two or More Races	48	0.8%	57	1%
Total	5,890	100.0%	5,676	100.0%
Non-Hispanic	5,712	97%	5,465	96.3%
Hispanic	178	3%	211	3.7%

The population by race is broken down further by ethnicity in Table II.30.10. While the white non-Hispanic population changed by -12.8 percent between 2000 and 2010, the white Hispanic population changed by 95.3 percent. The black non-Hispanic population changed by 130.8 percent, while the black Hispanic population changed by 500 percent.

Table II.30.10					
Population by Race and Ethnicity					
Fillmore County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	6,442	98.7%	5,619	98.4%	-12.8%
Black	13	0.2%	30	0.5%	130.8%
American Indian	24	0.4%	22	0.4%	-8.3%
Asian	4	0.1%	9	0.2%	125%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	2	0%	3	0.1%	50%
Two or More Races	38	0.6%	29	0.5%	-23.7%
Total Non-Hispanic	6,524	100.0%	5,712	100.0%	-12.4%
Hispanic					
White	43	39.1%	84	47.2%	95.3%
Black	1	0.9%	6	3.4%	500%
American Indian	5	4.5%	6	3.4%	20%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	53	48.2%	63	35.4%	18.9%
Two or More Races	8	7.3%	19	10.7%	137.5%
Total Hispanic	110	100.0%	178	100.0%	61.8%
Total Population	6,634	100.0%	5,890	100.0%	-11.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.30.11. During this time, the total non-Hispanic population was 5,465 persons in 2016. The Hispanic population was 211.

Table II.30.11				
Population by Race and Ethnicity				
Fillmore County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,619	98.4%	5,338	97.7%
Black	30	0.5%	43	0.8%
American Indian	22	0.4%	16	0.3%
Asian	9	0.2%	11	0.2%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	3	0.1%	0	0%
Two or More Races	29	0.5%	57	1%
Total Non-Hispanic	5,712	100.0%	5,465	100.0%
Hispanic				
White	84	47.2%	150	71.1%
Black	6	3.4%	6	2.8%
American Indian	6	3.4%	12	5.7%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	63	35.4%	43	20.4%
Two or More Races	19	10.7%	0	0%
Total Hispanic	178	100.0	211	100.0%
Total Population	5,890	100.0%	5,676	100.0%

Households by type and tenure are shown in Table II.30.12. Family households represented 63.9 percent of households, while non-family households accounted for 36.1 percent. These changed from 66.1 and 33.9 percent, respectively.

Table II.30.12				
Household Type by Tenure				
Fillmore County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,642	66.1%	1,573	63.9%
Married-Couple Family	1,413	86.1%	1,323	84.1%
Owner-Occupied	1,230	87%	1,143	86.4%
Renter-Occupied	183	13%	180	13.6%
Other Family	229	13.9%	250	14.6%
Male Householder, No Spouse Present	85	37.1%	83	34%
Owner-Occupied	58	68.2%	54	65.1%
Renter-Occupied	27	31.8%	29	34.9%
Female Householder, No Spouse Present	144	62.9%	167	57.6%
Owner-Occupied	95	66%	95	56.9%
Renter-Occupied	49	34%	72	43.1%
Non-Family Households	841	33.9%	887	36.1%
Owner-Occupied	537	63.9%	532	60%
Renter-Occupied	304	36.1%	355	40%
Total	2,483	100.0%	2,460	100.0%

The group quarters population was 222 in 2010, compared to 264 in 2000. Institutionalized populations experienced a -15.6 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -100 percent change during this same time period.

Table II.30.13					
Group Quarters Population					
Fillmore County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	4	1.5%	6	2.7%	50%
Juvenile Facilities	.	.	93	41.9%	.
Nursing Homes	172	65.4%	122	55%	-29.1%
Other Institutions	87	33.1%	1	0.5%	-98.9%
Total	263	100.0%	222	100.0%	-15.6%
Non-Institutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Non-Institutionalized	1	100%	0	%	-100%
Total	1	100.0%	0	100.0%	-100%
Group Quarters Population	264	100.0%	222	100.0%	-15.9%

The number of foreign born persons are shown in Table II.30.14. An estimated 0.7 percent of the population was born in Mexico, with 0.3 percent born in Other South America, and another 0.1 percent were born in Germany.

Table II.30.14			
Place of Birth for the Foreign-Born Population			
Fillmore County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	42	0.7%
#2 country of origin	Other South America	16	0.3%
#3 country of origin	Germany	7	0.1%
#4 country of origin	India	7	0.1%
#5 country of origin	Thailand	3	0.1%
#6 country of origin	Korea	1	0%
#7 country of origin	Somalia	1	0%
#8 country of origin	Afghanistan	0	0%
#9 country of origin	Africa n.e.c	0	0%
#10 country of origin	Albania	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.30.15. An estimated 0.5 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Russian, Polish, or other Slavic languages.

Table II.30.15 Limited English Proficiency and Language Spoken at Home Fillmore County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	27	0.5%
#2 LEP Language	Russian, Polish, or other Slavic languages	6	0.1%
#3 LEP Language	German or other West Germanic languages	3	0.1%
#4 LEP Language	Korean	1	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.30.16. Some 16.3 percent of the population was disabled in 2000, or a total of 979 persons. The disability rate was highest for those over 65, with 37.1 percent disabled.

Table II.30.16 Disability by Age Fillmore County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	39	3.7%
16 to 64	475	12.9%
65 and older	465	37.1%
Total	979	16.3%

Table II.30.17 shows disability by type in 2000. There were 474 physical disabilities in 2000, some 274 employment disabilities, and 335 go-outside-home disabilities.

Table II.30.17 Total Disabilities Tallied: Aged 5 and Older Fillmore County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	302
Physical disability	474
Mental disability	157
Self-care disability	118
Employment disability	274
Go-outside-home disability	335
Total	1,660



Disability by age, as estimated by the 2016 ACS, is shown in Table II.30.18. The disability rate for females was 13.9 percent, compared to 18.2 percent for males. The disability rate changed precipitously higher with age, with 52.8 percent of those over 75 experiencing a disability.

Table II.30.18						
Disability by Age						
Fillmore County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	44	9.6%	20	5.1%	64	7.5%
18 to 34	43	8.9%	8	1.7%	51	5.4%
35 to 64	155	13.6%	142	13.5%	297	13.6%
65 to 74	109	36.8%	53	15.9%	162	25.8%
75 or Older	148	64.1%	153	45.1%	301	52.8%
Total	499	18.2%	376	13.9%	875	16.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.30.19. Some 8.4 percent have an ambulatory disability, 4.8 have an independent living disability, and 2.9 percent have a self-care disability.

Table II.30.19		
Total Disabilities Tallied: Aged 5 and Older		
Fillmore County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	349	6.4%
Vision disability	149	2.7%
Cognitive disability	276	5.3%
Ambulatory disability	435	8.4%
Self-Care disability	151	2.9%
Independent living disability	207	4.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.30.20 and Table II.30.21. In 2016, some 2,920 persons were employed and 82 were unemployed. This totaled a labor force of 3,002 persons. The unemployment rate for Fillmore County was estimated to be 2.7 in 2016.

Table II.30.20	
Employment, Labor Force and Unemployment	
Fillmore County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,920
Unemployed	82
Labor Force	3,002
Unemployment Rate	2.7%



In 2016, 92.6 percent of households in Fillmore County had a high school education or greater.

Table II.30.21	
High School or Greater Education	
Fillmore County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,278
Total Households	2,460
Percent High School or Above	92.6%

As seen in Table II.30.22, 38.8 percent of the population had a high school diploma or equivalent, another 33.9 percent have some college, 13.5 percent have a Bachelor's Degree, and 5.1 percent of the population had a graduate or professional degree.

Table II.30.22		
Educational Attainment		
Fillmore County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	391	8.7%
High School or Equivalent	1,746	38.8%
Some College or Associates Degree	1,523	33.9%
Bachelor's Degree	606	13.5%
Graduate or Professional Degree	229	5.1%
Total Population Above 18 years	4,495	100.0%

ECONOMICS

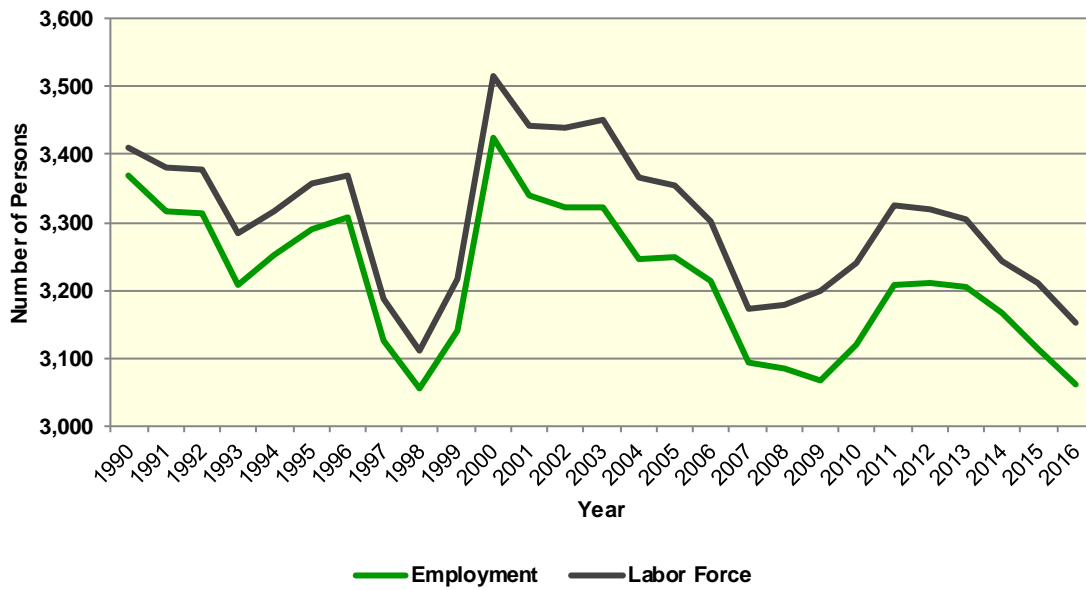
Labor Force

Table II.30.23, shows the labor force statistics for Fillmore County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.1. The highest level of unemployment occurred during 2009 rising to a rate of 4.1. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Fillmore County decreased from 3 percent in 2015 to 2.9 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.30.23 Labor Force Statistics Fillmore County 1990 - 2016 BLS Data					
Year	Fillmore County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	39	3,370	3,409	1.1%	2.3%
1991	63	3,317	3,380	1.9%	2.7%
1992	66	3,313	3,379	2%	2.9%
1993	75	3,208	3,283	2.3%	2.8%
1994	64	3,253	3,317	1.9%	2.6%
1995	68	3,289	3,357	2%	2.6%
1996	61	3,309	3,370	1.8%	2.7%
1997	63	3,126	3,189	2%	2.5%
1998	56	3,055	3,111	1.8%	2.6%
1999	77	3,140	3,217	2.4%	2.8%
2000	92	3,425	3,517	2.6%	2.8%
2001	103	3,340	3,443	3%	3.1%
2002	119	3,321	3,440	3.5%	3.6%
2003	128	3,322	3,450	3.7%	3.9%
2004	120	3,245	3,365	3.6%	3.9%
2005	107	3,249	3,356	3.2%	3.8%
2006	89	3,214	3,303	2.7%	3.1%
2007	80	3,093	3,173	2.5%	3%
2008	94	3,086	3,180	3%	3.3%
2009	130	3,068	3,198	4.1%	4.6%
2010	121	3,119	3,240	3.7%	4.6%
2011	115	3,209	3,324	3.5%	4.4%
2012	108	3,212	3,320	3.3%	4%
2013	100	3,206	3,306	3%	3.8%
2014	78	3,166	3,244	2.4%	3.3%
2015	96	3,115	3,211	3%	3%
2016	92	3,062	3,154	2.9%	3.2%

Diagram II.30.2, shows the employment and labor force for Fillmore County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,062 persons, with the labor force reaching 3,154, indicating there were a total of 92 unemployed persons.

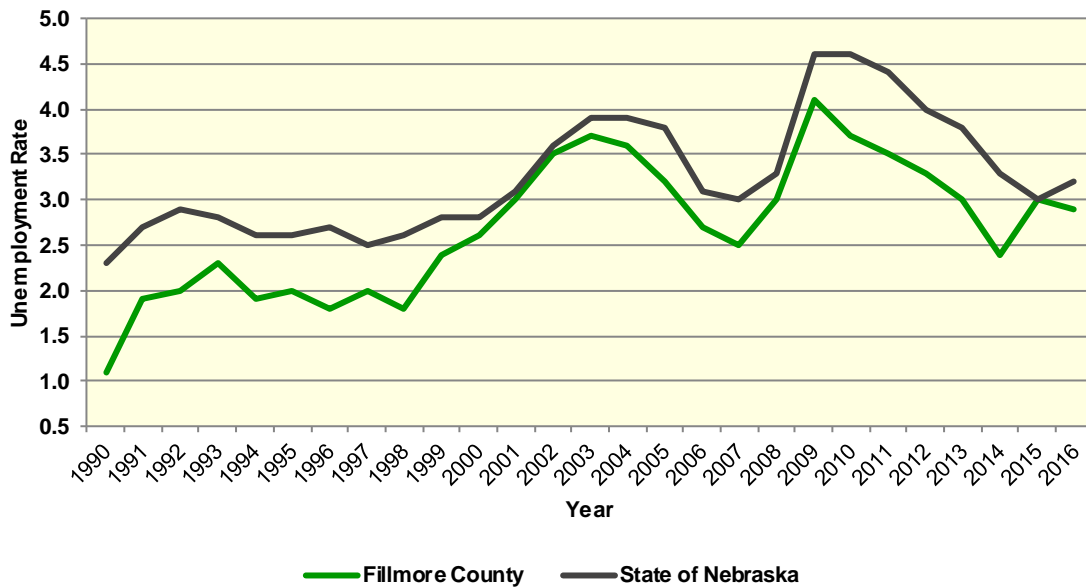
Diagram II.30.2
Employment and Labor Force
 Fillmore County
 1990 – 2016 BLS Data



Unemployment

Diagram II.30.3, shows the unemployment rate for both the State and Fillmore County. During the 1990’s the average rate for Fillmore County was 1.9, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.2, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.1. Over the course of the entire period Fillmore County had an average unemployment rate lower than the state, 2.7 percent for Fillmore County, versus 3.3 statewide.

Diagram II.30.3
Annual Unemployment Rate
 Fillmore County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.30.24, shows total real earnings by industry for Fillmore County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 51,278,000 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 189.6 percent to 222,000 dollars.

Table II.30.24
Real Earnings by Industry
 Fillmore County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	49,299	49,464	124,679	97,016	108,553	54,822	59,558	51,278	-13.9
Forestry, fishing, related activities, and other	2,858	5,358	4,899	5,044	4,291	4,274	3,811	3,694	-3.1
Mining	134	178	137	274	232	219	107	311	189.6
Utilities	0	0	0	0	0	0	0	0	0
Construction	20,789	15,224	16,479	18,807	16,696	19,117	17,170	16,846	-1.9
Manufacturing	7,715	9,614	11,443	11,933	12,516	14,552	16,756	17,316	3.3
Wholesale trade	10,813	14,179	14,403	15,409	16,420	16,103	15,442	15,933	3.2
Retail trade	6,719	5,702	6,437	7,623	7,952	7,378	7,290	7,532	3.3
Transportation and warehousing	6,917	5,856	8,838	10,790	8,692	10,425	10,666	9,745	-8.6
Information	0	494	381	353	349	0	0	0	0
Finance and insurance	0	0	8,699	9,524	8,572	9,207	9,719	9,493	-2.3
Real estate and rental and leasing	0	0	1,714	4,115	5,528	5,819	6,927	7,946	14.7
Professional and technical services	1,015	871	0	907	1,125	1,645	2,458	1,192	-51.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	1,105	0	0	1,695	0	0	0
Educational services	134	222	183	135	119	122	135	172	27.6
Health care and social assistance	6,362	7,131	6,998	7,570	7,816	7,880	7,574	7,451	-1.6
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	6,133	7,506	7,853	8,227	8,181	8,210	7,943	8,044	1.3
Government and government enterprises	29,666	34,022	34,453	34,150	33,947	35,647	37,189	38,074	2.4
Total	159,701	170,891	251,414	234,626	243,761	198,821	206,027	198,044	-3.9



Table II.30.25, shows the total employment by industry for Fillmore County. The most recent estimates show the government and government enterprises industry was the largest employer in Fillmore County, with employment reaching 751 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 6.2 percent.

Table II.30.25
Employment by Industry
Fillmore County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	742	551	548	518	522	518	565	543	-3.9
Forestry, fishing, related activities, and other	58	108	123	118	125	132	116	117	0.9
Mining	0	13	10	16	17	12	18	18	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	433	333	341	354	340	348	329	323	-1.8
Manufacturing	159	197	224	227	213	198	186	197	5.9
Wholesale trade	182	196	210	208	228	242	236	234	-0.8
Retail trade	347	319	307	308	303	300	320	331	3.4
Transportation and warehousing	145	149	137	138	145	145	157	158	0.6
Information	0	17	16	18	17	0	0	0	0
Finance and insurance	0	0	227	223	220	215	219	214	-2.3
Real estate and rental and leasing	0	0	100	107	135	145	146	152	4.1
Professional and technical services	64	59	0	55	61	61	80	75	-6.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	85	0	0	81	0	0	0
Educational services	11	13	13	13	11	14	16	17	6.2
Health care and social assistance	240	251	241	267	258	258	241	235	-2.5
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	257	266	257	268	266	260	276	280	1.4
Government and government enterprises	836	747	755	745	745	759	754	751	-0.4
Total	4,022	3,790	3,807	3,793	3,803	3,829	3,890	3,864	-0.7



Table II.30.26, shows the real average earnings per job by industry for Fillmore County. These figures are calculated by dividing the Total Real Earning displayed in Table II.30.24 and Table II.30.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 94,435 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 189.6 percent to 17,278 dollars.

Table II.30.26
Real Earnings Per Job by Industry
 Fillmore County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	66,440	89,771	227,516	187,290	207,956	105,835	105,413	94,435	-10.4
Forestry, fishing, related activities, and other	49,281	49,614	39,826	42,745	34,325	32,382	32,849	31,573	-3.9
Mining	0	13,720	13,700	17,146	13,674	18,263	5,966	17,278	189.6
Utilities	0	0	0	0	0	0	0	0	0
Construction	48,012	45,718	48,325	53,128	49,104	54,935	52,189	52,155	-0.1
Manufacturing	48,523	48,800	51,086	52,569	58,763	73,495	90,085	87,898	-2.4
Wholesale trade	59,412	72,343	68,588	74,084	72,019	66,543	65,431	68,090	4.1
Retail trade	19,362	17,874	20,967	24,750	26,243	24,595	22,781	22,755	-0.1
Transportation and warehousing	47,702	39,302	64,512	78,190	59,943	71,896	67,934	61,677	-9.2
Information	0	29,078	23,800	19,595	20,542	0	0	0	0
Finance and insurance	0	0	38,322	42,710	38,963	42,825	44,381	44,360	0
Real estate and rental and leasing	0	0	17,141	38,458	40,948	40,129	47,446	52,276	10.2
Professional and technical services	15,864	14,760	0	16,485	18,439	26,961	30,724	15,893	-48.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	12,996	0	0	20,924	0	0	0
Educational services	12,218	17,107	14,107	10,348	10,803	8,705	8,422	10,118	20.1
Health care and social assistance	26,508	28,410	29,037	28,353	30,295	30,543	31,429	31,706	0.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	23,864	28,219	30,558	30,697	30,756	31,577	28,780	28,729	-0.2
Government and government enterprises	35,486	45,545	45,633	45,839	45,566	46,965	49,323	50,698	2.8
Total	39,707	45,090	66,040	61,858	64,097	51,925	52,963	51,254	-3.2

Table II.30.27 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in Total Real Personal Income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$335,905,000 a -2.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,790 and 3,864 in 2016.

Table II.30.27
Total Employment and Real Personal Income
 Fillmore County
 BEA Data 1969 Through 2016

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	132,307	5,350	2,039	35,525	14,444	178,965	21,725	3,923	33,728
1970	122,603	5,455	2,109	37,564	15,920	172,740	21,169	3,904	31,404
1971	120,428	5,540	1,797	37,719	16,378	170,782	20,680	3,963	30,386
1972	132,597	6,015	1,557	41,624	17,166	186,930	23,490	4,047	32,762
1973	164,096	7,457	1,236	45,683	19,429	222,988	27,512	4,167	39,378
1974	147,306	7,954	1,033	46,685	19,938	207,007	25,454	4,167	35,349
1975	179,300	7,957	625	48,244	20,764	240,977	29,869	4,122	43,497
1976	134,965	8,144	576	48,013	21,378	196,787	24,436	4,145	32,560
1977	87,555	7,977	174	50,898	21,862	152,512	19,106	4,221	20,742
1978	150,937	8,275	104	54,627	21,861	219,253	27,499	4,239	35,608
1979	123,011	8,820	-214	54,073	22,072	190,123	23,786	4,336	28,368
1980	78,245	8,589	-522	60,696	23,024	152,853	19,327	4,357	17,958
1981	131,050	8,953	-156	67,850	24,463	214,254	27,290	4,313	30,386
1982	132,271	9,074	82	74,678	25,322	223,279	28,553	4,374	30,240
1983	104,193	8,801	291	74,983	27,058	197,724	25,470	4,369	23,847
1984	140,573	9,375	587	73,496	27,324	232,604	30,255	4,318	32,556
1985	127,919	9,046	1,589	89,120	28,018	237,599	31,641	4,124	31,018
1986	135,790	9,225	2,050	88,681	28,368	245,664	33,616	3,988	34,050
1987	144,921	9,570	2,261	82,965	28,224	248,801	34,204	4,085	35,476
1988	161,161	10,426	2,785	80,300	28,082	261,902	35,775	3,980	40,493
1989	155,620	10,955	3,051	87,715	28,879	264,309	36,720	4,005	38,856
1990	159,014	11,696	2,472	76,467	28,965	255,222	36,008	4,115	38,643
1991	153,164	12,248	2,693	67,572	30,000	241,181	34,095	4,067	37,660
1992	168,136	12,246	3,688	70,063	31,166	260,807	37,290	4,108	40,929
1993	131,095	12,102	5,585	71,360	32,203	228,141	33,131	4,002	32,758
1994	154,999	12,610	6,493	71,646	33,196	253,725	37,142	4,093	37,869
1995	139,627	12,703	6,223	72,293	32,984	238,424	34,863	4,025	34,690
1996	193,444	13,028	6,774	75,468	33,904	296,562	43,819	4,177	46,312
1997	165,073	12,669	9,156	78,270	33,751	273,581	40,357	4,063	40,629
1998	155,335	12,198	11,203	81,877	35,244	271,461	40,021	4,037	38,478
1999	150,058	11,935	12,268	74,356	36,823	261,570	39,012	4,051	37,042
2000	150,966	12,572	11,855	79,480	37,621	267,350	40,464	4,129	36,562
2001	159,701	12,750	9,844	79,770	40,121	276,685	42,613	4,022	39,707
2002	147,776	13,339	12,344	72,106	40,560	259,447	40,691	3,885	38,038
2003	172,175	12,985	14,324	70,746	42,489	286,749	45,008	3,847	44,755
2004	171,457	12,957	16,778	58,950	44,084	278,311	44,310	3,839	44,662
2005	156,341	12,864	18,386	53,505	45,145	260,514	42,526	3,776	41,404
2006	126,928	13,762	20,986	55,856	49,127	239,134	39,506	3,745	33,893
2007	168,129	14,357	24,316	64,462	51,506	294,057	49,132	3,831	43,886
2008	183,410	14,739	28,120	62,108	54,454	313,353	52,754	3,822	47,988
2009	166,280	14,817	25,251	62,051	53,652	292,417	49,579	3,889	42,756
2010	170,891	14,480	25,870	61,091	56,580	299,953	51,047	3,790	45,090
2011	251,414	13,149	27,203	62,183	55,081	382,732	65,581	3,807	66,040
2012	234,626	13,566	29,146	67,026	53,234	370,465	64,643	3,793	61,858
2013	243,761	15,269	29,230	59,082	55,008	371,811	65,645	3,803	64,097
2014	198,821	15,692	27,824	63,569	53,098	327,620	58,110	3,829	51,925
2015	206,027	15,819	27,937	69,621	55,670	343,437	61,023	3,890	52,964
2016	198,044	16,031	27,615	70,071	56,206	335,905	58,725	3,864	51,254



Diagram II.30.4, shows real average earnings per job for Fillmore County from 1990 to 2016. Over this period the average earning per job for Fillmore County was 44,144 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.30.4
Real Average Earnings Per Job
 Fillmore County
 BEA Data 1990 - 2016

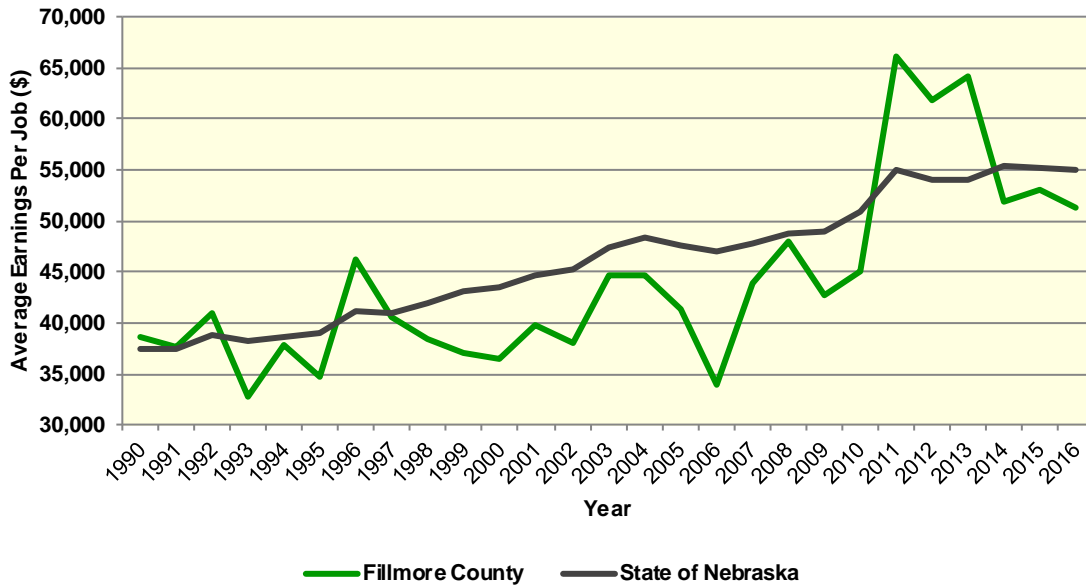
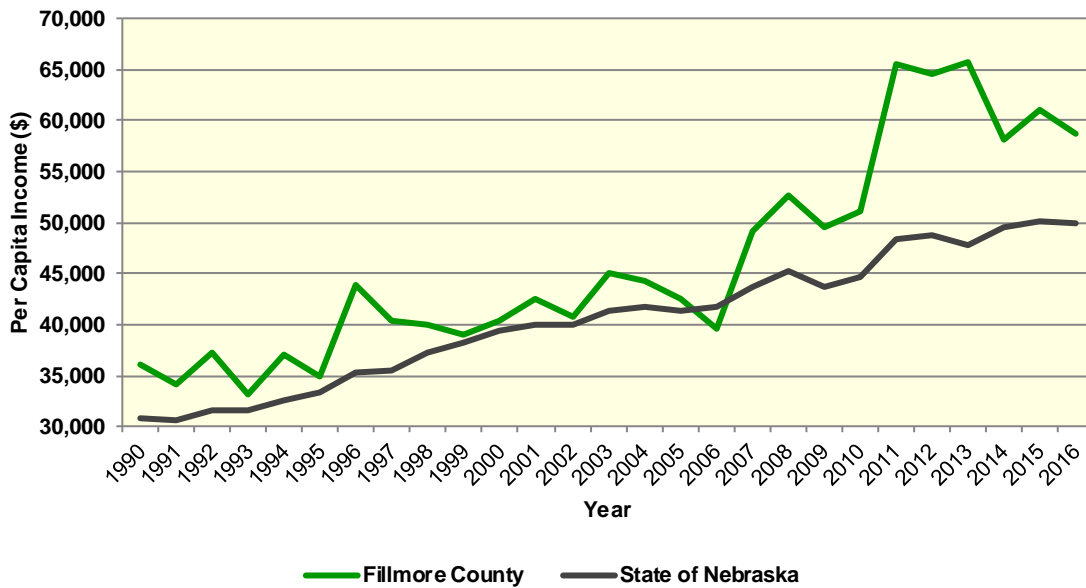


Diagram II.30.5, shows real per capita income in Fillmore County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Fillmore County was 46,189 dollars, which was higher than the statewide average of 40,548 dollars over the same period.

Diagram II.30.5
Real Per Capita Income
 Fillmore County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The Bureau of Labor Statistics (BLS) produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.30.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,215 persons in 2015 to 2,176 in 2016, a change of -2 percent.

Table II.30.28
Total Monthly Employment
 Fillmore County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,187	2,085	2,155	2,137	2,069	2,104	2,184	2,189	2,181	2,220	2,136
Feb	2,168	2,101	2,140	2,106	2,062	2,083	2,185	2,179	2,166	2,177	2,121
Mar	2,227	2,154	2,181	2,157	2,100	2,096	2,175	2,217	2,190	2,228	2,153
Apr	2,250	2,186	2,236	2,187	2,132	2,185	2,210	2,248	2,232	2,200	2,167
May	2,275	2,253	2,273	2,224	2,213	2,237	2,272	2,263	2,264	2,258	2,167
Jun	2,315	2,291	2,319	2,233	2,238	2,271	2,304	2,302	2,358	2,315	2,209
Jul	2,234	2,230	2,237	2,178	2,162	2,239	2,212	2,198	2,272	2,190	2,191
Aug	2,219	2,242	2,250	2,148	2,143	2,256	2,213	2,222	2,245	2,188	2,183
Sep	2,258	2,271	2,269	2,211	2,167	2,262	2,262	2,272	2,284	2,170	2,122
Oct	2,184	2,200	2,264	2,178	2,128	2,253	2,211	2,265	2,309	2,209	2,197
Nov	2,186	2,211	2,204	2,123	2,115	2,246	2,233	2,225	2,233	2,194	2,232
Dec	2,209	2,226	2,243	2,145	2,147	2,252	2,270	2,258	2,264	2,230	2,229
Annual	2,226	2,204	2,231	2,169	2,140	2,207	2,228	2,237	2,250	2,215	2,176
% Change	(ND)%	-1%	1%	-3%	-1%	3%	1%	(ND)%	1%	-2%	-2%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$701 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 724 dollars, or by 23 dollars. These data are shown in Table II.30.29.

Table II.30.29						
Average Weekly Wages						
Fillmore County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	394	381	402	430	401	
2002	435	402	437	457	432	8%
2003	422	423	435	468	437	1%
2004	444	446	458	517	466	7%
2005	458	444	472	511	471	1%
2006	500	454	475	541	492	4%
2007	485	470	498	571	506	3%
2008	523	509	523	635	547	8%
2009	525	523	550	620	554	1%
2010	520	541	539	635	559	1%
2011	540	561	571	653	582	4%
2012	593	566	595	730	621	7%
2013	634	590	628	727	645	4%
2014	675	624	649	740	672	4%
2015	685	649	697	773	701	4%
2016(p)	715	670	730	779	724	3%

Total business establishments reported by the QCEW are displayed in Table II.30.30. Between 2015 and 2016, the total number of business establishments in Fillmore County decreased from 308 to 303 establishments.

Table II.30.30						
Number of Business Establishments						
Fillmore County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	259	259	255	252	256	
2002	254	250	259	246	252	-2%
2003	257	258	249	247	253	(ND)%
2004	248	246	250	248	248	-2%
2005	250	250	251	251	251	1%
2006	254	256	252	250	253	1%
2007	258	259	261	258	259	2%
2008	257	256	255	262	258	(ND)%
2009	261	259	259	257	259	(ND)%
2010	254	254	257	257	256	-1%
2011	257	260	260	262	260	2%
2012	278	285	285	292	285	10%
2013	289	295	290	304	295	4%
2014	305	308	303	304	305	3%
2015	310	311	307	303	308	1%
2016	301	301	301	308	303	-2%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 24.9 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 7.8 percent over the period. On the other hand, by 2016 there were 443 returns for AGIs of \$100,000 or more. Table II.30.31 presents AGI distribution for the years 1991 through 2016.

Table II.30.31 Income Tax Returns by Adjusted Gross Income Fillmore County 1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total ¹²¹
1991	1,080	354	688	440	382	199	24	51	0	3,241
1992	1,118	322	662	467	383	198	39	50	12	3,263
1993	1,136	286	632	473	376	219	43	56	0	3,243
1994	1,163	319	612	442	378	247	26	47	0	3,260
1995	1,071	246	585	460	410	261	53	63	0	3,170
1996	1,064	240	525	481	427	329	70	77	12	3,225
1997	970	242	506	455	466	353	77	94	15	3,178
1998	979	244	519	415	477	359	91	92	22	3,198
1999	947	225	512	399	454	397	117	103	20	3,174
2000	895	216	492	393	481	432	115	112	17	3,153
2001	883	231	462	376	470	424	109	109	11	3,075
2002	891	218	480	366	416	409	101	90	0	2,989
2003	827	232	434	374	416	387	137	100	0	2,935
2004	751	214	426	359	400	423	171	100	13	2,857
2005	698	199	375	333	390	413	168	120	17	2,713
2006	630	228	416	372	380	455	199	155	19	2,854
2007	593	225	370	342	379	487	241	184	42	2,863
2008	616	215	361	328	379	477	237	216	40	2,869
2009	559	210	363	341	398	456	233	219	41	2,820
2010	526	218	379	311	373	428	255	239	52	2,781
2011	474	206	359	304	391	418	257	287	54	2,750
2012	469	207	345	299	357	453	267	332	100	2,829
2013	450	216	346	281	370	416	272	369	66	2,786
2014	416	192	318	307	352	440	294	383	75	2,777
2015	445	185	352	278	368	460	285	380	65	2,818
2016	395	177	358	305	344	461	286	387	56	2,769

¹²¹ Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.

Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 508 in 2010 to 540 in 2016, with the poverty rate reaching 9.8 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.30.32 presents poverty data for the county.

The rate of poverty for Fillmore County is shown in Table II.30.33. In 2016, there were an estimated 551 persons living in poverty. This represented a 10.1 percent poverty rate, compared to 7.8 percent poverty in 2000. In 2016, some 8.3 percent of those in poverty were under age 6, and 18 percent were 65 or older.

Table II.30.32 Persons in Poverty Fillmore County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	550	8.7%
2001	590	9.4%
2002	638	10.3%
2003	587	9.4%
2004	574	9.3%
2005	556	9.1%
2006	607	10.1%
2007	678	11.7%
2008	547	9.5%
2009	627	11%
2010	508	9%
2011	563	10%
2012	543	9.8%
2013	491	9%
2014	551	10.1%
2015	532	9.8%
2016	540	9.8%

Table II.30.33 Poverty by Age Fillmore County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	55	11%	46	8.3%
6 to 17	86	17.3%	106	19.2%
18 to 64	232	46.6%	300	54.4%
65 or Older	125	25.1%	99	18%
Total	498	100.0%	551	100.0%
Poverty Rate	7.8%	.	10.1%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.2 percent in Fillmore County between 2010 and 2016, from 2,913 to 2,918. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.30.34.

Housing Production

The Census Bureau reports building permit authorizations and “per unit”

Table II.30.34 Housing Units State of Nebraska vs. Fillmore County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Fillmore County	% Growth Since Census
2000 Census Base	722,656	.	2,989	.
2010 Census	796,793	10.3	2,913	-2.5
July 2011 Estimate	801,068	0.5	2,910	-0.1
July 2012 Estimate	804,586	1	2,907	-0.2
July 2013 Estimate	809,062	1.5	2,912	0
July 2014 Estimate	814,835	2.3	2,916	0.1
July 2015 Estimate	820,725	3	2,921	0.3
July 2016 Estimate	827,156	3.8	2,918	0.2



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Fillmore County increased from 1 authorizations in 2015 to 2 in 2016.

The real value of single-family building permits decreased from \$303,951 in 2015 to \$278,000 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.30.35.

Table II.30.35 Building Permits and Valuation Fillmore County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	21	0	0	8	29	144,994	54,935
1981	7	0	7	0	14	152,653	0
1982	10	2	8	0	20	105,234	0
1983	9	0	4	0	13	90,743	0
1984	7	0	0	10	17	94,362	80,370
1985	2	0	0	0	2	138,727	0
1986	2	0	0	0	2	124,046	0
1987	1	0	0	0	1	98,074	0
1988	4	0	0	0	4	117,763	0
1989	9	0	4	0	13	146,927	0
1990	8	0	0	0	8	138,518	0
1991	14	0	0	0	14	150,091	0
1992	2	2	0	0	4	136,608	0
1993	8	0	0	0	8	100,455	0
1994	8	4	0	0	12	164,250	0
1995	3	4	0	0	7	130,690	0
1996	1	2	4	8	15	123,511	84,459
1997	3	0	0	0	3	137,619	0
1998	6	0	0	0	6	228,896	0
1999	3	0	0	0	3	213,437	0
2000	10	0	0	0	10	154,192	0
2001	18	0	0	0	18	142,655	0
2002	8	0	0	0	8	127,605	0
2003	5	0	0	0	5	128,999	0
2004	4	0	0	0	4	119,420	0
2005	6	0	0	0	6	144,072	0
2006	6	0	0	0	6	175,619	0
2007	5	0	0	0	5	176,551	0
2008	3	0	0	0	3	114,168	0
2009	0	0	0	0	0	0	0
2010	3	0	0	0	3	200,007	0
2011	3	0	0	0	3	274,362	0
2012	14	2	0	0	16	162,059	0
2013	13	2	0	0	15	205,037	0
2014	13	2	0	0	15	215,999	0
2015	1	0	0	0	1	303,951	0
2016	2	0	0	0	2	278,000	0



Diagram II.30.6
Single-Family Permits
 Fillmore County
 Census Bureau Data, 1980–2016

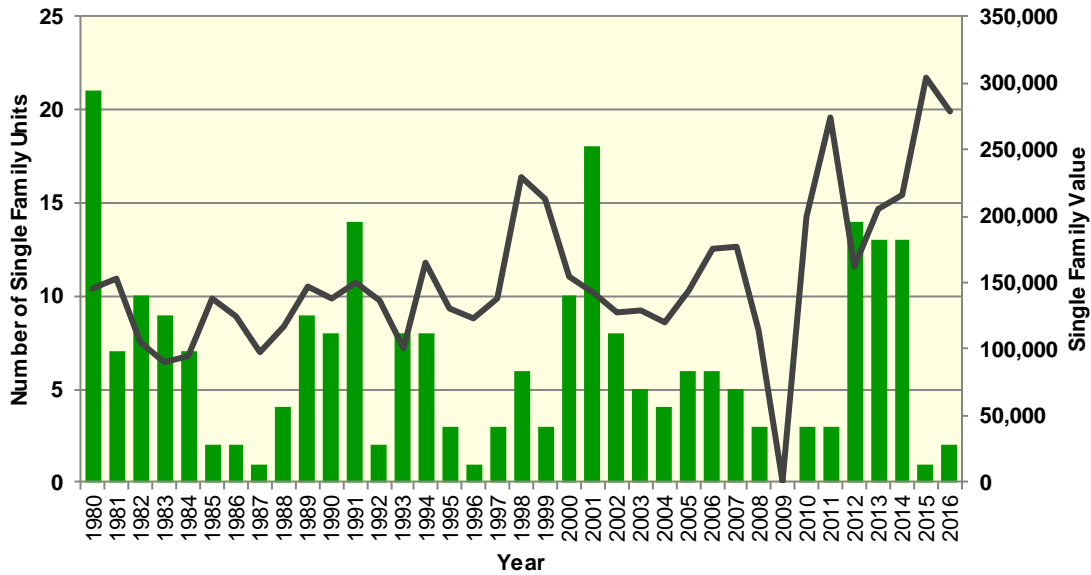
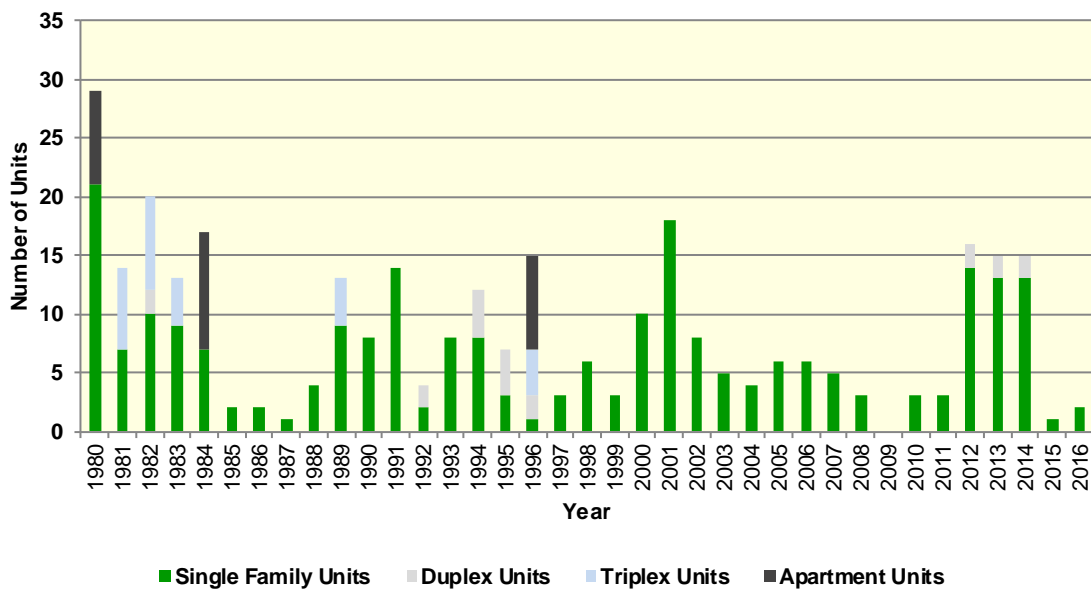


Diagram II.30.7
Total Permits by Unit Type
 Fillmore County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.30.36. In 2016, there were 2,918 housing units, down from 2,990 in 2000. Single-family units accounted for 90.7 percent of units in 2016, compared to 89.7 in 2000. Apartment units accounted for 5.3 percent in 2016, compared to 3.3 percent in 2000.

Table II.30.36				
Housing Units by Type				
Fillmore County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,681	89.7%	2,646	90.7%
Duplex	39	1.3%	17	0.6%
Tri- or Four-Plex	59	2%	42	1.4%
Apartment	98	3.3%	156	5.3%
Mobile Home	111	3.7%	57	2%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	2,990	100.0%	2,918	100.0%

Some 85.2 percent of housing was occupied in 2010, compared to 89.9 percent in 2000. Owner-occupied housing changed -4.1 percent between 2000 and 2010, ending with owner-occupied units representing 77.3 percent of units. Vacant units changed by 42.9 percent, resulting in 430 vacant units in 2010.

Table II.30.37					
Housing Units by Tenure					
Fillmore County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,689	89.9%	2,483	85.2%	-7.7%
Owner-Occupied	2,003	74.5%	1,920	77.3%	-4.1%
Renter-Occupied	686	25.5%	563	22.7%	-17.9%
Vacant Housing Units	301	10.1%	430	14.8%	42.9%
Total Housing Units	2,990	100.0%	2,913	100.0%	-2.6%

Table II.30.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,918 housing units. An estimated 74.1 percent were owner-occupied, and 15.7 percent were vacant.

Table II.30.38				
Housing Units by Tenure				
Fillmore County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,483	85.2%	2,460	84.3%
Owner-Occupied	1,920	77.3%	1,824	74.1%
Renter-Occupied	563	22.7%	636	25.9%
Vacant Housing Units	430	14.8%	458	15.7%
Total Housing Units	2,913	100.0%	2,918	100.0%

Households by household size are shown in Table II.30.39. There were a total of 2,483 households in 2010, down from 2,689 in 2000. One person households changed by 6.4 percent between 2000 and 2010, while two person households changed by 2.8 percent. Three and four person households changed by -24.9 and -16.5 respectively, representing 10.5 percent and 10.4 percent of the population in 2010.

Table II.30.39					
Households by Household Size					
Fillmore County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	812	30.2%	760	30.6%	-6.4%
Two Persons	976	36.3%	1,003	40.4%	2.8%
Three Persons	346	12.9%	260	10.5%	-24.9%
Four Persons	310	11.5%	259	10.4%	-16.5%
Five Persons	177	6.6%	134	5.4%	-24.3%
Six Persons	47	1.7%	57	2.3%	21.3%
Seven Persons or More	21	0.8%	10	0.4%	-52.4%
Total	2,689	100.0%	2,483	100.0%	-7.7%

Households by income is shown in Table II.30.40. Households earning more than \$100,000 per year represented 17.3 percent of households in 2016, compared to 3.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.4 percent of households in 2016, compared to 17.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11 percent of households in 2016, compared to 15.2 percent in 2000.

Table II.30.40				
Households by Income				
Fillmore County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	407	15.2%	271	11%
\$15,000 to \$19,999	233	8.7%	132	5.4%
\$20,000 to \$24,999	228	8.5%	134	5.4%
\$25,000 to \$34,999	461	17.2%	313	12.7%
\$35,000 to \$49,999	608	22.7%	327	13.3%
\$50,000 to \$74,999	459	17.1%	501	20.4%
\$75,000 to \$99,999	180	6.7%	357	14.5%
\$100,000 or More	103	3.8%	425	17.3%
Total	2,679	100.0%	2,460	100.0%

Table II.30.41 shows households by year home built. Housing units built between 2000 and 2009, account for 3.2 percent and those built in 2010 or later accounted for 0.9 percent of households. Households built in the 1970's, 1980's, and 1990's account for 16.6 percent, 6.8 percent, and 3.4, respectively. Housing units built prior to 1939 represented 38.3 percent of households in 2016.

Table II.30.41				
Households by Year Home Built				
Fillmore County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,148	42.7%	943	38.3%
1940 to 1949	225	8.4%	181	7.4%
1950 to 1959	293	10.9%	273	11.1%
1960 to 1969	272	10.1%	302	12.3%
1970 to 1979	393	14.6%	409	16.6%
1980 to 1989	204	7.6%	168	6.8%
1990 to 1999	154	5.7%	84	3.4%
2000 to 2009	.	.	79	3.2%
2010 or Later	.	.	21	0.9%
Total	2,689	100.0%	2,460	100.0%

The distribution of unit types by race are shown in Table II.30.42. An estimated 92.5 percent of white households occupy single-family homes, while 100 percent of black households do. Some 4.7 percent of white households occupy apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.30.42							
Distribution of Units in Structure by Race							
Fillmore County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	92.5%	100%	100%	100%	%	100%	0%
Duplex	0.7%	0%	0%	0%	%	0%	0%
Tri- or Four-Plex	1.3%	0%	0%	0%	%	0%	0%
Apartment	4.7%	0%	0%	0%	%	0%	100%
Mobile Home	0.8%	0%	0%	0%	%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.30.43. An estimated 16 percent of vacant units were for rent in 2010, a 23.2 percent change since 2000. In addition, some 10.2 percent of vacant units were for sale, a change of -37.1 percent between 2000 and 2010. "Other" vacant units represented 62.8 percent of vacant units in 2010. This is a change of 126.9 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.30.43					
Disposition of Vacant Housing Units					
Fillmore County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	56	18.6%	69	16%	23.2%
For Sale	70	23.3%	44	10.2%	-37.1%
Rented or Sold, Not Occupied	24	8%	23	5.3%	-4.2%
For Seasonal, Recreational, or Occasional Use	32	10.6%	24	5.6%	-25%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	119	39.5%	270	62.8%	126.9%
Total	301	100.0%	430	100.0%	42.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.30.44. By 2016, for rent units accounted for 8.7 percent of vacant units, while for sale units accounted for 12 percent. “Other” vacant units accounted for 58.5 percent of vacant units, representing a total of 268 “other” vacant units.

Table II.30.44				
Disposition of Vacant Housing Units				
Fillmore County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	69	16%	40	8.7%
For Sale	44	10.2%	55	12%
Rented Not Occupied	7	1.6%	24	5.2%
Sold Not Occupied	16	3.7%	13	2.8%
For Seasonal, Recreational, or Occasional Use	24	5.6%	58	12.7%
For Migrant Workers	0	0%	0	0%
Other Vacant	270	62.8%	268	58.5%
Total	430	100.0%	458	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,339 property transactions in Fillmore County. Of these, 1,277 were for single-family homes during this 19-year period, as shown in Table II.30.45.

Table II.30.45						
Residential Property Transactions						
Fillmore County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	95	4	0	1	0	100
2000	77	5	0	2	2	86
2001	80	4	0	1	0	85
2002	76	3	0	1	1	81
2003	79	3	0	0	0	82
2004	58	2	0	1	3	64
2005	79	1	1	0	0	81
2006	94	5	0	1	0	100
2007	70	2	0	0	0	72
2008	75	2	0	0	0	77
2009	69	1	0	1	0	71
2010	70	1	0	2	0	73
2011	45	2	0	1	0	48
2012	45	0	3	0	0	48
2013	68	0	0	0	0	68
2014	59	1	0	1	0	61
2015	47	0	1	0	0	48
2016	48	1	0	0	0	49
2017	43	0	0	2	0	45
Total	1,277	37	5	14	6	1,339

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 657 single-family home property transactions for units built before 1930, 1.5 percent of units were of low quality and 57.5 percent were of fair quality. Conversely, of the 7 homes built from 2001 through 2010, 0 percent of units were of low quality and 28.6 percent of fair quality. Table II.30.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.30.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Fillmore County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	10	5	2	7	2	2	0	0	0	28
Fair	378	122	54	70	14	13	2	0	2	655
Average	258	86	69	93	28	18	3	0	0	555
Good	5	3	0	7	5	8	2	0	0	30
Very Good	3	0	0	0	0	2	0	0	0	5
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	3	0	1	0	0	0	0	0	0	4
Total	657	216	126	177	49	43	7	0	2	1,277

In regard to the current condition of residential dwellings, of the same 657 single-family homes built before 1930, 39.0 percent of the homes were worn out or badly worn, and 60.1 percent were in average condition. Table II.30.47 provides details about the condition of single-family residential dwellings by year built.

Table II.30.47
Single-Family Homes by Year Built and Condition
 Fillmore County
 Fiscal Years 1999–2017 PAD Data

Condition	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	25	1	1	0	0	0	0	0	0	27
Badly Worn	231	38	10	4	3	0	0	0	1	287
Average	395	171	114	164	39	20	4	0	1	908
Good	5	6	0	9	7	21	3	0	0	51
Very Good	0	0	0	0	0	2	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	1	0	0	0	0	0	0	2
Total	657	216	126	177	49	43	7	0	2	1,277

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$60,408 to \$98,913, a total increase of 63.7 percent, as shown in Table II.30.48.

Single-family home prices from the PAD database also indicated a general increase in average home prices and average floor area for newer homes. The average home price for single-family homes in Fillmore County ranged from \$34,774 for homes built before 1930 to \$191,843 for homes built from 2001 to 2010.¹²² Homes built from 2001 through 2010 were also larger, averaging 1,772 square feet per unit. Table II.30.49, provides additional details about single-family homes.

Table II.30.48
Average Sales Price of Single-Family Homes
 Fillmore County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	40,442
2000	40,185
2001	44,187
2002	43,076
2003	42,893
2004	53,523
2005	47,266
2006	64,075
2007	64,852
2008	51,829
2009	46,881
2010	60,408
2011	58,749
2012	90,579
2013	75,086
2014	86,267
2015	81,670
2016	75,495
2017	98,913
Average	58,352

Table II.30.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Fillmore County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹²³ (\$)
Before 1931	34,774	1,354	25.68
1931-1960	54,864	1,249	43.91
1961-1970	79,948	1,349	59.28
1971-1980	96,033	1,466	65.5
1981-1990	125,730	1,626	77.32
1991-2000	121,277	1,542	78.65
2001-2010	191,843	1,772	108.25
2011-2017	0	0	0
Average	58,352	1,370	42.59

¹²² When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

¹²³ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.



Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.30.50. In 2016, an estimated 0.9 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.30.50 Overcrowding and Severe Overcrowding Fillmore County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	1,982	98.7%	22	1.1%	4	0.2%	2,008
2016 Five-Year ACS	1,821	99.8%	3	0.2%	0	0%	1,824
Renter							
2000 Census	672	98.7%	9	1.3%	0	0%	681
2016 Five-Year ACS	618	97.2%	18	2.8%	0	0%	2,460
Total							
2000 Census	2,654	98.7%	31	1.2%	4	0.1%	2,689
2016 Five-Year ACS	2,439	99.1%	21	0.9%	0	0%	2,460

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 3 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Fillmore County. This is compared to 0 percent of households lacking complete plumbing facilities in 2000.

Table II.30.51 Households with Incomplete Plumbing Facilities Fillmore County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,689	2,457
Lacking Complete Plumbing Facilities	0	3
Total Households	2,689	2,460
Percent Lacking	0%	0.1%

There were 6 households lacking complete kitchen facilities in 2016, compared to 5 households in 2000. This was a change from 0.2 percent of households in 2000 to 0.2 percent in 2016.



Table II.30.52 Households with Incomplete Kitchen Facilities Fillmore County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,684	2,454
Lacking Complete Kitchen Facilities	5	6
Total Households	2,689	2,460
Percent Lacking	0.2%	0.2%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Fillmore County, 8.2 percent of households had a cost burden and 6.5 percent had a severe cost burden. Some 11.9 percent of renters were cost burdened, and 8.3 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.6 percent and a severe cost burden rate of 4.1 percent. Owner occupied households with a mortgage had a cost burden rate of 5.7 percent, and severe cost burden at 8.9 percent.

Table II.30.53 Cost Burden and Severe Cost Burden by Tenure Fillmore County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	530	80.8%	87	13.3%	31	4.7%	8	1.2%	656
2016 Five-Year ACS	595	85.1%	40	5.7%	62	8.9%	2	0.3%	699
Owner Without a Mortgage									
2000 Census	796	88.9%	35	3.9%	48	5.4%	16	1.8%	895
2016 Five-Year ACS	972	86.4%	86	7.6%	46	4.1%	21	1.9%	1,125
Renter									
2000 Census	390	66.2%	59	10%	39	6.6%	101	17.1%	589
2016 Five-Year ACS	411	64.6%	76	11.9%	53	8.3%	96	15.1%	636
Total									
2000 Census	1,716	80.2%	181	8.5%	118	5.5%	125	5.8%	2,140
2016 Five-Year ACS	1,978	80.4%	202	8.2%	161	6.5%	119	4.8%	2,460



Housing Problems by Income

Table II.30.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Fillmore County. As can be seen in 2017 the MFI was \$64,400, which compared to \$68,200 for the State of Nebraska.

Table II.30.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 149 owner-occupied and 60 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 78 owner-occupied 60 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,020 households without a housing problem.

Table II.30.54 Median Family Income Fillmore County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	44,200	50,400
2001	45,800	53,400
2002	45,800	55,100
2003	49,200	55,400
2004	49,900	56,300
2005	50,450	57,400
2006	52,000	59,400
2007	51,000	58,200
2008	52,500	59,800
2009	53,900	62,000
2010	54,400	62,600
2011	53,300	63,500
2012	54,000	64,400
2013	57,800	64,600
2014	60,800	66,000
2015	64,300	66,800
2016	62,500	66,500
2017	64,400	68,200

Table II.30.55
Housing Problems by Income and Tenure
 Fillmore County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	4	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	25	4	30	4	15	78
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	50	25	15	4	149
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	25	115	240	175	1,040	1,595
Total	119	173	295	194	1,067	1,848
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	40	20	0	0	0	60
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	30	10	0	0	60
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	10	35	135	85	160	425
Total	89	85	155	85	164	578
Total						
Lacking complete plumbing or kitchen facilities	8	0	0	0	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	10	0	4	18
Housing cost burden greater than 50% of income (and none of the above problems)	65	24	30	4	15	138
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	80	35	15	4	209
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	35	150	375	260	1,200	2,020
Total	208	258	450	279	1,231	2,426

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.30.56, of the 71 loans in 2016, 29 loans were for Home Purchases, 12 were for Home Improvement and 30 were for refinancing.

Table II.30.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Fillmore County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	14	7	23	44
2009	10	3	31	44
2010	20	1	39	60
2011	15	3	43	61
2012	16	3	47	66
2013	20	4	39	63
2014	29	12	26	67
2015	39	17	18	74
2016	29	12	30	71

Table II.30.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$88,071 and \$80,000 in 2012 and \$125,655 in 2016. Overall, average loans were \$80,545 in 2008 and \$97,127 in 2016.

Table II.30.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Fillmore County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$88,071	\$48,857	\$85,609	\$80,545
2009	\$90,500	\$90,333	\$92,935	\$92,205
2010	\$138,050	\$33,000	\$99,385	\$111,167
2011	\$90,000	\$6,333	\$98,326	\$91,754
2012	\$80,000	\$24,333	\$103,702	\$94,348
2013	\$89,500	\$48,750	\$88,333	\$86,190
2014	\$87,966	\$17,250	\$119,308	\$87,463
2015	\$100,308	\$28,706	\$109,722	\$86,149
2016	\$125,655	\$20,250	\$100,300	\$97,127

Table II.30.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,233,000 and \$1,280,000 in 2012 and \$3,644,000 in 2016. Overall, average loans were \$3,544,000 in 2008 and \$6,896,000 in 2016.

Table II.30.58				
Total Volume of Owner-Occupied Single-Family Loans				
Fillmore County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,233,000	342,000	1,969,000	3,544,000
2009	905,000	271,000	2,881,000	4,057,000
2010	2,761,000	33,000	3,876,000	6,670,000
2011	1,350,000	19,000	4,228,000	5,597,000
2012	1,280,000	73,000	4,874,000	6,227,000
2013	1,790,000	195,000	3,445,000	5,430,000
2014	2,551,000	207,000	3,102,000	5,860,000
2015	3,912,000	488,000	1,975,000	6,375,000
2016	3,644,000	243,000	3,009,000	6,896,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table II.30.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Fillmore County. The number of completed surveys increased from 11 in 2016 to 12 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 1.9 percentage points and was at 9.8 percent in 2017.

Table II.30.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 22 single-family units in Fillmore County, with 5 of them available. This

translates into a vacancy rate of 22.7 percent in Fillmore County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 77 apartment units reported in the survey, with 6 of them available, which resulted in a vacancy rate of 7.8 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 6.2 percent.

Table II.30.59				
Survey of Rental Properties				
Fillmore County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	32	9.4	0
2003	5	73	19.2	63.1
2004	8	75	10.7	80.2
2005	5	75	18.7	124.4
2006	11	95	12.6	37.5
2007	13	97	7.2	82.2
2008	11	100	8	39.9
2009	11	277	2.2	46.9
2010	14	135	9.6	50.6
2011	13	114	7.9	15.9
2012	8	85	8.2	19.2
2013	15	144	5.6	30
2014	12	104	2.9	
2015	11	127	4.7	13.5
2016	11	102	7.8	52
2017	12	123	9.8	33.1

Table II.30.60 Rental Vacancy Survey by Type Fillmore County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	22	5	22.7%	6.4%
Apartments	77	6	7.8%	6.3%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	24	1	4.2%	5.7%
Total	123	12	9.8%	6.2%

Table II.30.61, reports units by number of bedrooms. One bedroom units were the most common type of reported single-family unit, with 19 units. The most common apartment units were two bedroom units, with 48 units.

Table II.30.61 Rental Units by Number of Bedrooms Fillmore County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	19	27	0	0	.	46
Two	1	48	0	0	.	49
Three	1	0	0	0	.	1
Four	0	2	0	0	.	2
Don't Know	1	0	0	0	24	25
Total	22	77	0	0	24	123

Table II.30.62 displays the vacancy rate of single-family units by the number of bedrooms. One bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 26.3 percent.

Table II.30.62 Single-Family Units by Number of Bedrooms Fillmore County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	19	5	26.3%
Two	1	0	0%
Three	1	0	0%
Four	0	0	%
Don't know	1	0	0%
Total	22	5	22.7%

Table II.30.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 4.2 percent.

Table II.30.63 Apartment Units by Number of Bedrooms Fillmore County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	27	4	14.8%
Two	48	2	4.2%
Three	0	0	%
Four	2	0	0%
Don't know	0	0	%
Total	77	6	7.8%

Average market-rate rents by unit type are shown in Table II.30.64. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.30.64 Average Market Rate Rents by Number of Bedrooms Fillmore County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$831	\$408.8	\$	\$	\$493.2
Two	\$450	\$486	\$	\$	\$480
Three	\$562.5	\$	\$	\$	\$562.5
Four	\$	\$650	\$	\$	\$650
Don't know	\$	\$	\$	\$	
Total	\$601.5	\$476.5	\$	\$	\$532.1

Table II.30.65 shows vacancy rates for single-family units by average rental rates for Fillmore County. The most common rent for single-family units was \$750 to \$999 dollars and units in this price range had a vacancy rate of 25 percent.

Table II.30.65 Single-Family Market Rate Rents by Vacancy Status Fillmore County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$749	0	0	%
\$750 to \$999	20	5	25%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	22	5	22.7%



The average rent and availability of apartment units is displayed in Table II.30.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 13.3 percent.

Table II.30.66 Apartment Market Rate Rents by Vacancy Status Fillmore County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	30	4	13.3%
\$500 to \$749	29	1	3.4%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	18	1	5.6%
Total	77	6	7.8%

Respondents were asked if utilities are included in the rent and, as shown in Table II.30.67, 7 respondents, or 70 percent, included some sort of utility in the rent.

Table II.30.67 Are there any utilities included with the rent? Fillmore County 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	3
% Offering Utilities	70%

The type of utility included in the rent is shown in Table II.30.68. There were 2 respondents who included electricity, 1 respondent who included natural gas, 5 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.30.68 Which utilities are included with the rent? Fillmore County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	5
Trash Collection	4

Table II.30.69 shows the number of survey respondents who keep a waiting list. As can be seen, 4 respondents said they keep a waitlist, with an estimated 2 persons on the wait list.

Table II.30.69 Do you keep a waiting list? Fillmore County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	6
Waitlist Size	2

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.30.70 most respondents indicated there was moderate need for the renovation of existing single-family units and moderate need for the renovation of existing apartment units.

Table II.30.70 How would you rate the need for renovation of existing units in the city? Fillmore County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	2	1
Low Need	1	1	1	1
Moderate Need	3	4	3	2
High Need	0	0		
Extreme Need	3	2	2	1

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.30.71 most respondents indicated there was no need for the construction of new single-family units and moderate need for the construction of new apartment units.

Table II.30.71 How would you rate the need for construction of new units in the city? Fillmore County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	1
Low Need	1	1	1	1
Moderate Need	2	3	2	1
High Need	0	0		
Extreme Need	2	2	2	2

